

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
ADAMCZYK, KAMILA § Case No. 15-03997
§
Debtor §

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

10:00 a.m., on Tuesday, November 17, 2015
in Courtroom 615, U.S. Courthouse
219 S. Dearborn St., Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Jeffrey P. Allsteadt
Clerk of Bankruptcy Court

Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602

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NORTHERN DISTRICT OF ILLINOIS
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In re: §
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 6,000.00
and approved disbursements of \$ 20.00
leaving a balance on hand of¹ \$ 5,980.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joseph A. Baldi	\$ 1,350.00	\$ 0.00	\$ 1,350.00
Attorney for Trustee Fees: BALDI BERG	\$ 1,566.50	\$ 0.00	\$ 1,566.50

Total to be paid for chapter 7 administrative expenses \$ 2,916.50
Remaining Balance \$ 3,063.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 356,044.13 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	PNC Bank, National Association	\$ 112,973.24	\$ 0.00	\$ 972.05
000002	Capital One (USA) N.A. by	\$ 421.23	\$ 0.00	\$ 3.62
000003	Small Business Financial Services LLC	\$ 117,120.00	\$ 0.00	\$ 1,007.73
000004	PYOD, LLC its successors and assigns as	\$ 899.35	\$ 0.00	\$ 7.74
000005	PYOD, LLC its successors and assigns as	\$ 1,569.05	\$ 0.00	\$ 13.50
000006A	Vehicle Lenders Group LLC	\$ 45,771.91	\$ 0.00	\$ 393.84
000007	Vehicle Lenders Group LLC	\$ 21,899.42	\$ 0.00	\$ 188.43
000008	Stearns Equipment Finance	\$ 55,389.93	\$ 0.00	\$ 476.59
Total to be paid to timely general unsecured creditors				\$ 3,063.50
Remaining Balance				\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if

applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/

Joseph A. Baldi, Trustee

*Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Kamila Adamczyk
 Debtor

Case No. 15-03997-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cweston
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Oct 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2015.

db +Kamila Adamczyk, 856 Dighton Lane, Schaumburg, IL 60173-4736
 aty +Baldi Berg, Ltd., 20 N. Clark Street, Suite 200, Chicago,, IL 60602-4120
 22902888 +Arnold Harris, 111 West Jackson B Suite 400, Chicago, IL 60604-4135
 22902891 +BNSF, 2650 Lou Menk Drive, Fort Worth, TX 76131-2830
 22902889 +Bank Of America, 9000 Southside Blvd Bldg, Jacksonville, FL 32256-6705
 22902890 +Best Buy/Citibank na, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 23265968 Capital One (USA) N.A. by, American InfoSource LP as Agent, PO Box 71083,
 Charlotte, NC 28272-1083
 22902892 +Capital One Na, Po Box 26625, Richmond, VA 23261-6625
 22902893 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 22902894 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
 22902895 +Jennifer E. Frick, Crowley & Lamb, PC, 221 N. LaSalle St. #1550, Chicago, IL 60601-1224
 22902897 +PNC Bank, One NCC Parkway, Mail Code K-A16-2B, Kalamazoo, MI 49009-8003
 23112347 +PNC Bank, National Association, Jennifer E Frick, c/o Crowley & Lamb PC,
 221 N LaSalle Street Suite 1550, Chicago, IL 60601-1224
 22902896 +Patrick J Siegfried, 7316 Wisconsin Ave Suite 350, Bethesda, MD 20814-2977
 22902898 +Rapid Advance/Small Business, 7316 Wisconsin Ave #350, Bethesda, MD 20814-2977
 23326578 +Small Business Financial Services LLC, 7316 Wisconsin Ave Ste 350, Bethesda, MD 20814-2977
 23484496 +Stearns Equipment Finance, Delta Management Group Inc, 2499 Rice St Suite 245,
 St Paul, MN 55113-3700
 22902899 +Vehicle Lenders Group, 23 Berry Hill Rd, Oyster Bay, NY 11771-3547

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23372656 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 23 2015 01:00:09
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 22902900 +E-mail/Text: vci.bkcy@vwcredit.com Oct 23 2015 00:52:41 Vw Credit Inc, 1401 Franklin Blvd,
 Libertyville, IL 60048-4460

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23406768* +Vehicle Lenders Group LLC, 23 Berry Hill Rd., Oyster Bay, NY 11771-3547

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2015 at the address(es) listed below:

Jennifer E Frick on behalf of Creditor PNC Bank, National Association jfrick@crowleylamb.com,
 luribe@crowleylamb.com;doeket@crowleylamb.com
 Joseph A Baldi on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com,
 jmanola@baldiberg.com
 Joseph A Baldi, Tr jabaldi@baldiberg.com, jibaldi@ecf.epiqsystems.com;jmanola@baldiberg.com
 Joseph A Baldi, Tr on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com,
 jibaldi@ecf.epiqsystems.com;jmanola@baldiberg.com
 M. Gretchen Silver on behalf of U.S. Trustee Patrick S Layng ustpreion11.es.ecf@usdoj.gov,
 gretchen.silver@usdoj.gov;denise.delarent@usdoj.gov;maria.e.yapan@usdoj.gov
 Michael J Worwag on behalf of Debtor Kamila Adamczyk mjworwag@gmail.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 7